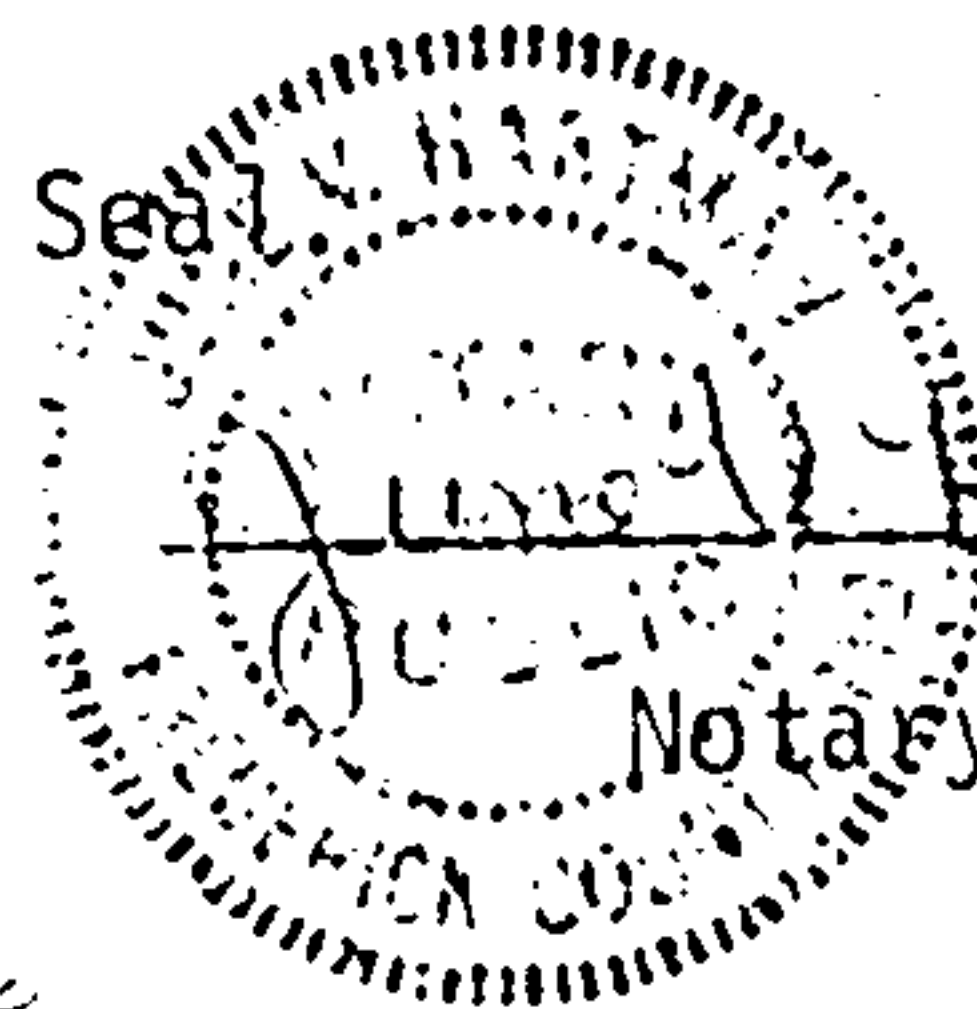


STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY, that on this 18th day of March, 1985, before me, the Subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Barbara Hiltner, Vice President of Fredericktown Bank & Trust Company, and made oath in due form of law that the foregoing is a true statement of the amount of indebtedness described above and there has been received no security or satisfaction thereof other than above mentioned.

WITNESS my hand and Notarial Seal



Notary Public

My Commission Expires: July 1, 1986

HOWARD R. STEPLER, JR.  
ATTORNEY AT LAW  
12 WEST CHURCH STREET  
FREDERICK, MD 21701  
301 662-0304

FILED

MAR 19 2 34 PM '85  
CHARLES C. KELLEY, CLERK

BY: \_\_\_\_\_